

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: Page 3B (03/2013) Spec Page Update for 09ACCUL
Project Name/Number: Page 3B (03/2013) Spec Page Update for 09ACCUL /Page 3B (03/2013) Spec Page Update for 09ACCUL

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: Page 3B (03/2013) Spec Page Update for 09ACCUL
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form
Date Submitted: 12/03/2012
SERFF Tr Num: MANU-128793531
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: PAGE 3B (03/2013) SPEC PAGE UPDATE FOR 09ACCUL

Implementation
Date Requested:
Author(s): Helene Landow, Arlene Laws, Karren Phair, Jacqueline Lau
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/07/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
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General Information

Project Name: Page 3B (03/2013) Spec Page Update for 09ACCUL Status of Filing in Domicile:
Project Number: Page 3B (03/2013) Spec Page Update for 09ACCUL Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: State of Domicile: Michigan
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/07/2012
State Status Changed: 12/07/2012
Deemer Date: Created By: Jacqueline Lau
Submitted By: Jacqueline Lau Corresponding Filing Tracking Number:

Filing Description:
INDIVIDUAL LIFE
John Hancock Life Insurance Company (U.S.A.)
Policy: Form 09ACCUL
Flexible Premium Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)

We are submitting to your office notification of a rate change to Policy Form 09ACCUL which was approved by your state on October 29, 2008 under SERFF Tracking # MANU-125803892. A subsequent policy update to form 09ACCUL was filed and approved by your state on September 29, 2010 under SERFF Tracking # MANU-126828273. This new rate change will apply to all new policies being issued and does not affect any in-force policies.

The change relates to a reduction in the Guaranteed Interest Account Annual Rate on Page 3B from 3% to 2%. Please find enclosed revised Policy Specification Page 3B bearing a revision date (03/2013), wherein this change is reflected. This revised Specification Page is meant to replace the existing corresponding page that was previously filed and approved with the policy update to form 09ACCUL. This revision is due to changes in the market conditions.

Enclosed for your review is an Addendum to Actuarial Memorandum dated November 26, 2012 amending the previously filed Actuarial Memorandum of September 16, 2010 with the update described above. We still maintain full nonforfeiture compliance.

Except for the changes outlined above, no other change has been made to the previously filed documentation.

We trust the above is satisfactory and look forward to receiving your state's approval in the usual manner. If you have any questions or concerns, please contact me at 416-926-6791 or via email at arlene_laws@jhancock.com.

Enclosures: Addendum to Actuarial Memorandum for form 09ACCUL
Revised Page 3B (03/2013)

Company and Contact

Filing Contact Information

Arlene Laws, Senior Contract Analyst arlene_laws@jhancock.com
P. O. Box 600 416-926-6791 [Phone]
Buffalo, NY 14201-0600 416-926-3121 [FAX]

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
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Filing Company Information

John Hancock Life Insurance
Company (U.S.A.)
P. O. Box 600
Contracts and Compliance
Buffalo, NY 14201-0600
(416) 926-3000 ext. [Phone]

CoCode: 65838
Group Code: 904
Group Name:
FEIN Number: 01-0233346

State of Domicile: Michigan
Company Type:
insurance/financial
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per form
Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	12/03/2012	65386454

State:	Arkansas	Filing Company:	John Hancock Life Insurance Company (U.S.A.)
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/07/2012	12/07/2012

State:	Arkansas	Filing Company:	John Hancock Life Insurance Company (U.S.A.)
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Disposition

Disposition Date: 12/07/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter		Yes
Supporting Document	Addendum to Actuarial Memorandum for form 09ACCUL		No
Form	Specification Page		Yes

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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Specification Page	3B (03/2013)	SCH	Initial			Page 3B-Arkansas.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

TABLE OF VALUES

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Total Face Amount	\$ 50,000
Minimum Base Face Amount	\$ 50,000
Minimum Base Face Amount Decrease	\$ 10,000
No-Lapse Guarantee Period	
Base Face Amount	First 5 Policy Years from Policy Date
Supplemental Face Amount (if elected)	First 2 Policy Years from Policy Date
Guaranteed Interest Account Annual Rate	Not less than 2%
Loan Interest Rate	As defined in Section 16
Maximum Loan Interest Credited Differential	
Policy Years 1-10	1.25%
Policy Years 11+	.25%
Minimum Withdrawal Amount	\$500
Death Benefit Discount Factor	1.0024663
Surrender Charge for the Base Face Amount at Issue	[\$ 8,980.73]
Partial Surrender Charge Decrease Exemption	10%

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
letter ar.pdf			

John Hancock Life Insurance Company (U.S.A.)

Contracts and Compliance
P.O. Box 600
Buffalo, NY 14201-0600
Tel.: 416-926-6791
Fax: 416-926-3121
Email: arlene_laws@jhancock.com



N.A.I.C. # 65838
SERFF Tracking # MANU-128793531

Arlene Laws
Senior Contract Analyst

December 03, 2012

Hon. Commissioner of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Linda Bird

Dear Ms. Bird:

INDIVIDUAL LIFE
John Hancock Life Insurance Company (U.S.A.)

Policy:
Form 09ACCUL
Flexible Premium Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)

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Sincerely,

Arlene Laws, AIRC, ACS, HIA
Senior Contract Analyst

Enclosures: Addendum to Actuarial Memorandum for form 09ACCUL
Revised Page 3B (03/2013)